

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
Shelter Plus Care (SPC) 12/31/06 Inventory: +/- 600 Vouchers	U.S. Congress—HUD	-DHHS (97% of SPC in state) -City of Bangor	-Shalom House (Central Administrative Agent for DHHS, MSHA, and City of Portland) in conjunction w/10 Local Administrative Agents (MH Agencies) through out the state. -City of Bangor	Considered permanent (five years) under CFR 582, however, SPC is often funded in year to year grants	-Regulations allow for either tenant-based or project based, however all SPC in the state is currently Tenant Based. -We can and are using tenant-based vouchers in a specific project for up to one year.	-Homeless as defined by HUD and person must have a disability—primarily mental illness, substance abuse, HIV/AIDS. Target population are homeless persons with mental illness -Very low income.	Rent Subsidy. Persons pay 30% of their adjusted income for rent up to the Fair Market Rent. Program may pay for security deposit.
Bridging Rental Assistance Program (BRAP) 12/31/06 Inventory: +/- 610 Vouchers	State of ME-DHHS	DHHS	Shalom House (Central Administrative Agent) for DHHS in conjunction w/10 Local Administrative Agents (MH Agencies) through out the state.	Temporary—however we have been waiving persons onto the program who have exceeded their 24 month allocation	Traditionally Tenant based however we are project basing BRAP vouchers in certain new construction/major rehab. developments	-Adults having documented severe and disabling mental illness who meet the DHHS Core Population Criteria (as defined in Section 17.01-5 of the Maine Medical Assistance Manual, for which they are currently receiving or are in the process of being reinstated Supplemental Security Income (SSI) and/or Social Security Disability Income (SSDI)--in circumstances where an applicant has no income, General Assistance must be utilized until benefits from the Social Security Administration or other income is obtained, whichever is sooner. -Applicants must have previously applied for Federal Section 8 Rental Assistance through their local Public Housing Authority or other local Section 8 administering agency. If the wait list is closed, the applicant may be eligible for a waiver of this eligibility criterion provided that he/she agrees to and completes a Section 8 application at time of opening. Section 8 wait list status must be maintained to continue to receive BRAP assistance. After basic eligibility has been met, there are four priorities within BRAP: <ol style="list-style-type: none"> 1. Eligible people who are leaving State psychiatric institutions (AMHI, BMHI); and individuals in private psychiatric hospital beds; or those who have been discharged in the last six months from any of these institutions. 2. Eligible people who are homeless as defined by the Stewart B. McKinney Homeless Assistance act as funded by the U.S. Department of Housing and Urban Development. 3. Eligible people who are living in Substandard Housing in the community, as defined by U.S. Department of Housing and Urban Development. 4. Eligible people who are moving from community residential programs, funded by DHHS, to more independent living arrangements. 	Rent Subsidy. Persons pay 51% of their adjusted income for rent up to the Fair Market Rent. Program may pay for security deposit. Flexible funding.

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
Projects for Assistance in Transition from Homelessness (PATH)	Health and Human Services-SAMHSA	DHHS	9 Adult/Youth Homeless Outreach Programs	N/A	N/A	-Individuals who are homeless or are at imminent risk of being homeless who have mental illness and/or co-occurring substance abuse and mental illness	50% Adults 50% Youth Flexible outreach & prevention funding
WRAP around funds & Discretionary funds	State of ME-DHHS	Regional Offices	Regional	N/A	N/A	-MH consumer of DHHS services	Very flexible funding source often used to find/maintain consumers in housing
Section 8 Housing Choice Voucher Program	U.S. Congress—HUD	-HUD -MaineHousing (MSHA)	-Public Housing Authorities -MSHA Agents	Permanent	Both	Very Low-income individuals/families, the elderly, and persons with disabilities MSHA Admin. Plan specifically identifies any BRAP participant as a homeless, priority population. Most PHAs have a time/day stamp wait list protocol.	Rent Subsidy. Persons typically pay 30-40% of their adjusted income for rent up to the Fair Market Rent.
Section 8 Housing Choice Voucher Program-Fair Share and Home & Community Based Waiver 1915c	U.S. Congress—HUD	-HUD -MaineHousing (MSHA)	-Public Housing Authorities -MSHA Agents	Permanent	Both	Very Low-income individuals/families -At least 15% of these vouchers must be set aside for persons with disabilities -Up to 3% of these vouchers can be dedicated to persons receiving Home & Community Based Waiver Services under Medicaid's 1915c program	Rent Subsidy. Persons typically pay 30-40% of their adjusted income for rent up to the Fair Market Rent.
Rental Assistance Coupon Plus (RAC +)	Fed HOME	MaineHousing	MSHA Housing Coordinators	Both	Both	-Housing Voucher built on BRAP like program with unique characteristics, targeting homeless persons, youth, and persons being discharged from corrections	Service Plan required that typically involves: job training, education, other life building skills development
Section 8 Mainstream Vouchers	U.S. Congress—HUD	-HUD -MaineHousing (MSHA)	-Public Housing Authorities -MSHA Agents -Non-profit disability organizations	Permanent	Both	Very Low income individuals/families with disabilities as defined by HUD -Has a disability as defined in Section 223 of the Social Security Act; or -Is determined to have a physical, mental, or emotional impairment which *is expected to be of long continued and indefinite duration; *substantially impedes ability to live independently; and	Rent Subsidy. Persons typically pay 30-40% of their adjusted income for rent up to the Fair Market Rent.

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
						<ul style="list-style-type: none"> *is of such a nature that such ability could be improved by more suitable housing conditions; or -Has a developmental disability as defined in Section 102 of the Developmental Disabilities Assistance and Bill of Rights Act 	
Section 8 Moderate Rehabilitation Single Room Occupancy Program (SRO)	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Both	Project Based	<ul style="list-style-type: none"> -Homeless persons/families, emphasis on single person -Very low income persons -Services encouraged, not mandated -Single site 	Rent Subsidy. Persons typically pay 30% of their adjusted income for rent up to the Fair Market Rent.
Supportive Housing Program—Transitional Housing	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Temporary	Project Based	<ul style="list-style-type: none"> -Homeless persons/families -Very low income persons -Service requirement -One structure or scattered sites HUD is discouraging applicants to apply for supportive services funding	Bricks & Mortar and supportive services
Supportive Housing Program—Permanent Housing for Persons with Disabilities	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Permanent	Project Based	<ul style="list-style-type: none"> -Homeless persons/families with disabilities -Very low income persons -Service requirement -One structure or scattered sites HUD is discouraging applicants to apply for supportive services funding	Bricks & Mortar and supportive services
Supportive Housing Program—Supportive Services Only	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Both	Both	<ul style="list-style-type: none"> -Homeless persons/families -Very low income persons -Service requirement -Not site specific, services may be delivered independent of a structure ie street outreach HUD is discouraging applicants to apply for supportive services funding	Acquisition, rehab., leasing, and supportive services
Supportive Housing Program—Safe Haven	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Both	Project Based	<ul style="list-style-type: none"> -Hard to reach Homeless persons/families with severe Mental Illness -Very low income persons -Site specific or clearly identifiable portion of a structure HUD is discouraging applicants to apply for supportive services funding	Bricks & Mortar and supportive services
Supportive Housing Program—Innovative Supportive Housing	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care process	Both	Both	<ul style="list-style-type: none"> -Homeless persons/families outside of the scope of other SHP programs, yet eligible for SHP activities -Very low income persons -Program is new to area and can be replicated HUD is discouraging applicants to apply for supportive services funding	Bricks & Mortar and/or supportive services
Housing Opportunities for Persons With Aids	U.S. Congress—HUD	Continuum of Care-HUD	Grantees through Continuum of Care	Both	Both	<ul style="list-style-type: none"> - low income persons -Wide arrange of Housing and supportive services resources for persons with 	Very flexible funding

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
(HOPWA)			process, States & Localities			HIV/AIDS	
Section 811	U.S. Congress-HUD	Grantees through direct application to HUD	Grantees through direct application to HUD	Permanent	Project Based	-Very low income Persons with Disabilities -Service component required under another funding source	Bricks & Mortar up front with project based rental assistance (PRAC). Persons typically pay 30% of their adjusted income for rent up to negotiated contract rent.
Section 202	U.S. Congress-HUD	Grantees through direct application to HUD	Grantees through direct application to HUD	Permanent	Project Based	-Very low income Elderly Persons (62 years or older) designed for independent living...typically with set-aside of 10% of units for disabled persons.	Bricks & Mortar up front with project based rental assistance (PRAC). Persons typically pay 30% of their adjusted income for rent up to negotiated contract rent.
Technical Assistance Program	U.S. Congress-HUD (CHDO, HOME, McKinney Vento)	Maine Technical Assistance Collaborative	Coastal Enterprises Inc.	N/A	N/A	-Funding for non-profit developers, municipalities, and agencies utilized for the promotion of development of low income housing	Typical development & capacity building & training grants range from \$3,000—7,000. DHHS sits on Board
Homeownership Assistance Venture Program	Multiple funding sources	DHHS	Coastal Enterprises Inc.	Permanent	Project Based	-DHHS eligible individual with income eligibility to meet underwriters terms	Funding up to \$10,000 to support soft second mortgage. no current DHHS funding

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
Lease Purchase Program	Multiple funding sources	Coastal Enterprises Inc.	Coastal Enterprises Inc.	Permanent	Project Based	-Low income persons typically with poor credit histories and little up front capital	CEI purchases property then leases back the home to individual/family typically for two years while credit is being repaired/built in order to meet underwriters thresholds. Once credit is established, CEI sells property back to lease holder.
Low Income Housing Tax Credit	I.R.S.	MSHA	Grantees through direct application to MSHA	Permanent	Project Based	-Low income persons with ranges of minimum and maximum incomes - Tenants in LIHTC projects typically pay 30-40% of income to rent -MSHA's Qualified Allocation Plan (QAP) provides for increased points to developers submitting applications with a set-aside for disability populations.	Tax Credits typically capitalize 60-80% of a low income development with zero interest forgivable debt. Credits are awarded through MSHA and privately syndicated.
Supportive Housing Fund	Maine Real Estate Transfer Tax set-aside	MSHA	Grantees through direct application to MSHA	Both	Both	-Typical 100% set-aside for disability populations -Other states have created a Housing Trust Fund in statute	These dollars (+/- \$18,000,000) were removed from the Supportive Housing Pipeline several years ago and put towards the general fund...since that time there has been little to no growth in supportive housing other than homeless designation projects

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
Maine Affordable Housing Bond	State of ME-Treasury	MSHA	Grantees through direct application to MSHA	Both	Both, predominately project based	-Persons with mental illness -Persons fleeing domestic violence -Persons who are homeless	Leveraging other capital sources will be strongly encouraged and/or required. DHHS likely to have input into some of the program design. Awards will likely be zero interest 30 year deferred.
MaineHousing-Debt Program	Multiple sources	MSHA	Grantees through direct application to MSHA	Both	Both	-Typically in layered with Supportive Housing Program or Low Income Housing Tax Credit program.	Flexible.
Maine State Housing Authority-Homeownership Programs	Privately raised Bonds, underwritten with General Obligation from ME Legislature	MSHA	Community Action Programs, Participating Lenders, and MSHA agents	Permanent	Project Based	-low income Maine families eligible for below market interest rates.	MSHA currently underwrites 20-25% of all mortgages in Maine
Below market interest rate financing or higher risk financing	Community Reinvestment Act	All private banks & lending institutions	Grantees through direct application to Private lenders	Both	Project Based	-Typically low income persons or marginalized communities	Loans under the CRA act are essentially voluntary on behalf of the institution.
Low interest debt and zero interest forgivable debt.	Federal Home Loan Bank (FHLB) of Boston	Participating banks and lenders	Grantees through direct application on behalf of participating bank/lender to FHLB	Both	Project Based	-Typically low income persons	Great source of cheap capital Application process is technical and requires a degree of sophistication and coordination often

Housing Resource	Originating Funding Source	Pass-through entity	Administrator(s)	Temporary (up to 24 months) or Permanent	Tenant Based or Project Based	Eligibility Criteria/Populations Served—Contact a Housing Coordinator or Housing Agent for complete eligibility information	Unique Program Characteristics
							w/multiple lenders
Rural Development-Homeownership Programs	USDA	Rural Housing Service Regional Offices (RHS)	RHS Community Action Programs	Permanent	N/A	-Low to moderate income individuals/families	Guaranteed and direct below market interest rate mortgages. Mortgages can be subsidized down to 1%
Emergency Assistance	Federal Emergency Management Agency (FEMA)	State of ME-DECD	Community Action Programs, Red Cross, Private non-profits	Temporary	N/A	-One time public assistance available on a first come first served basis to individuals demonstrating an urgent need to obtain/maintain housing. Also used for other stabilization purposes.	Flexible and limited funding. Usually available in Fall and gone by December.
Emergency Assistance	Municipality and reimbursed by State of ME-DHS based upon formula	Municipality	Municipalities	Temporary	N/A	-As determined by particular municipality. -Considered as financial assistance program of last resort. -For individuals who are unable to meet basic living expenses, as determined by local ordinances under guidance from DHS rules.	-Over 79% of GA budget is dedicated to housing. -Often used in conjunction with the BRAP program.
Home Maintenance		MSHA	Community Action Programs	N/A	N/A	-Qualifying Low income persons	Grants and/or low interest loans for home repair
Private Landlords	N/A	N/A	Private non-profit sponsoring agencies (LAA's)	Both	Project	-As determined by private non-profit sponsor often based on BRAP, Section 8, or Shelter Plus Care	Private non-profit sponsor leases unit/building from landlord and sub-leases to qualified tenant. Building is on tax roles and avoids nimbyism Landlord is 'guaranteed' revenue stream